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ABSTRACT

This learning package on consumerism is intended for use by instructors in adult consumer-homemaking programs. (The target population for these programs is generally adults in socioeconomically disadvantaged innercity and rural areas.) Four units are included: Stretching Your Money, How to Be a Wise Consumer, Door-to-Door Salesman, and What to Look for When Buying a Car. Each unit, designed to be used individually or together forming a comprehensive program, follows the same format and includes (1) Objectives, (2) Motivating Procedure, (3) Learning Experiences, (4) Discussion Guide for Slides (a series of questions for the instructor to use after showing slides, if slides are used), (5) Appraising Learnings (suggestions to assist the instructor in evaluating how well the participants have achieved the objectives for the unit), (6) Instructor References, and (7) Text of the Scripts for the Slides (a suggested script which the instructor may use if slides are used). (ML)

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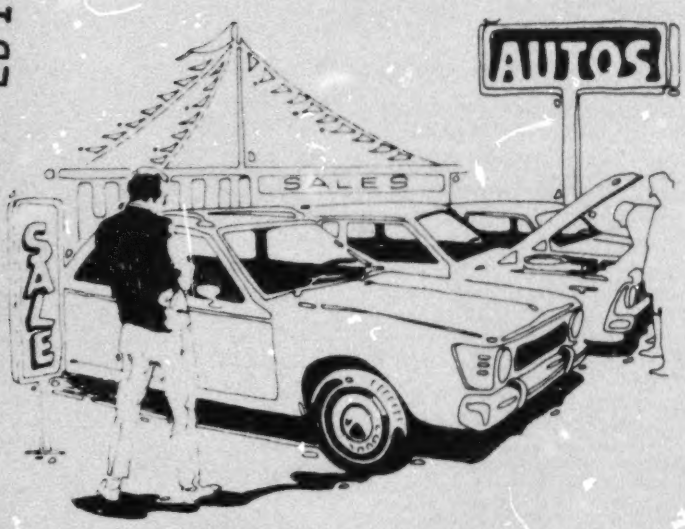
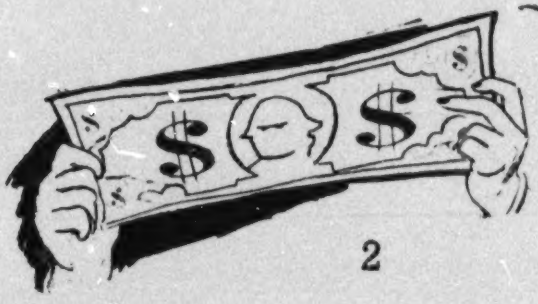


TIPS ON CONSUMERISM

Ideas for Instructors
of Consumer-Homemaking Programs



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FOREWORD

Consumer-homemaking programs are designed to help meet the needs of individuals living in socioeconomically disadvantaged areas. These programs encompass the range of topics generally associated with home economics education. Attendance is voluntary, and sustained attendance is dependent upon the ability of the activities to satisfy individual needs. Many of the participants have lost faith in formal education, thus the methods, techniques, and materials that are used need to be innovative and selected in terms of their appropriateness for specific individuals.

The development of materials designed to help individuals improve their effectiveness as they work with participants in local consumer-homemaking programs in the State was initiated by the late Laura M. Ehman and completed under the direction of Elizabeth A. Brown, Chief of the Bureau of Home Economics Education. The purpose of this publication is to provide supervisors and instructors with instructional materials on consumerism in order that participants might be able to improve their buymanship.

Appreciation is expressed to Ruth Kimpland, chief consultant for home economics, City School District, Rochester, for making available to the State Education Department the slides on consumerism which were designed originally for use in the Rochester consumer-homemaking program. Assistance relating to content was provided by Janet E. Popp, associate in the Bureau of Home Economics Education. Nelson S. Maurer, associate in the Bureau of Continuing Education Curriculum Development coordinated the project and prepared the manuscript for publication.

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OVERVIEW

This learning package on consumerism is designed for use by instructors in adult consumer-homemaking programs. The target population for these programs is generally adults in socioeconomically disadvantaged innercity and rural areas. The four units in this package include "Stretching Your Money," "How To Be A Wise Consumer," "Door-to-Door Salesman" and "What To Look for When Buying a Car." The units may be used individually or together forming a comprehensive program on consumerism. Each unit follows the same format and the different sections are explained below.

Objectives. Stated in terms of accomplishments the participant is expected to achieve at the conclusion of the unit.

Motivating Procedure. A learning activity designed to arouse a participant's interest in the topic.

Learning Experiences. Activities designed to help the participants achieve the stated objectives. A set of slides with accompanying script is included for each unit which may be used as an introduction to the topic.

Discussion Guide for Slides. A series of questions for the instructor to use after showing the slides. They are designed to promote further discussion by the participants and reinforce important concepts presented in the slide script.

Appraising Learnings. Suggestions to assist the instructor in evaluating how well the participants have achieved the objectives for the unit.

Instructor References. Selected books, booklets, and articles from periodicals that relate to the unit content and general topic of consumerism.

Text for the Scripts for the Slides. A suggested script which the instructor may use with the slides.

Each of the units can be presented in a variety of ways. Every participant has experiences to share relating to the subject of consumerism. Be sure to take advantage of these experiences when discussing the different aspects of a topic. The slides for each unit were developed for a consumer-homemaking program, and have been used successfully to present information to participants. Also, the slides may be used to motivate participants to investigate other related topics identified in the learning experiences.

SUGGESTIONS FOR USING THE SLIDES

A major advantage of a slide presentation is its flexibility. It may be shown in part or in whole, with varying speeds, or in conjunction with other instructional media. Also, slides affect a high level of participant involvement which is a type of built-in motivation.

When working with adults, it is well to remember that they can learn much from each other. It is with the idea of getting people involved in the learning process and encouraging them to contribute that these suggestions are made. The ideas presented should provide for a comprehensive coverage of the content and an efficient use of class time. The following steps may assist the instructor as he prepares an overall plan for the effective use of the slides.

Plan the Presentation

Preview the slides first to familiarize yourself with their content. While previewing the slides, prepare comments which might answer such questions as:

Why is the material presented important?
What are the important terms and understandings used in the slides?
What are some appropriate topics which could be used to stimulate class discussions?

Prepare the Equipment and Materials

Check over the equipment before the class begins to see that it is all there and in working order. Practice inserting, removing, and focusing the slides several times so that you feel at ease using the equipment. Arrange the room so that everyone can see and is comfortable. Have a screen ready and place it so that the least amount of outside light is reflected onto it. A light colored wall may be used, but a beaded screen is much more desirable. The larger the room and the larger the group of viewers, the larger the picture needed. Be sure there is a table for the projector, an electrical outlet, an extension cord (the cord with the projector is usually short), and a spare projector lamp available in case the one in use fails.

If the class is held during the day, be sure the room can be darkened and ventilated. Check to see that the lights can be turned off without cutting off power to the projector. At the conclusion of the presentation, allow the fan on the machine to cool the equipment for a few minutes before completely shutting off the power to the projector.

Orient the Class

Explain to the participants what they will see. Discuss the more important terms used in the slides and indicate the main points that will be covered.

Present the Lesson

The instructor may use all the slides in the set at one time or select only those that are appropriate to the needs of the participants. The presentation may be stopped at any slide for a discussion or questions and then continued. At the end of the presentation, encourage discussion and questions from the participants.

Summarize Concepts and Understandings

Itemize the important learnings on the chalkboard as they are contributed by the class. Allow time for participants to raise other questions which may lead to a more complete understanding of the topic.

Evaluate Knowledges Acquired

Use the questions listed in the Discussion Guide for Slides which accompanies each unit to evaluate how well the participants have learned the important concepts presented in the lesson.

Followup Opportunities

Introduce several new topics for discussion which will motivate the participants to explore new areas related to the subject.

STRETCHING
YOUR
MONEY

STRETCHING YOUR MONEY

Regardless of the amount of money a person has, he seems always to need more to meet his ever increasing needs. But often by identifying exactly where his money is being spent, he can find items that can be eliminated which will reduce his expenses. Further savings can be made by planning ahead and paying cash for large or periodic items. This way he can avoid paying high charges for credit or penalties for late payments. Also, by identifying where his income is being spent and listing his needs and desires in a priority order, he can develop a workable budget or plan which will enable him to live within his income.

Objectives

When the participant completes the topic of instruction, he will be able to

- keep accurate accounts of his expenditures and know how his income is being used
- identify his fixed expenses and adjust his flexible expenses in order to keep his total expenditures within the limits of his income
- establish a workable budget which will meet his needs based on his priority needs

Motivating Procedure

Determine the ability of the participants to manage their money by asking such questions as

Do you run out of money before the bills are paid?

Do you know where your money is being spent?

How much extra do you pay for a coat when you buy it on time instead of paying cash for it?

How can a person keep his expenses within his income?

Learning Experiences

- Show the slides on "Stretching Your Money." The instructor may use the prepared script or he may wish to develop his own appropriate commentary. Use the discussion guide as a review of the important points made in the script.

- Distribute "The Jones' Budget and Record of Expenses for March" found on page 9. Discuss with the participants the predicament in which the Jones family found themselves. Have participants identify those items that might be reduced in order to balance expenditures with income.

- Ask participants to keep an accurate record of their daily expenditures for a month. Discuss simple types of records participants might use to keep track of their expenses and explain the advantages of keeping such a record. See sample formats for weekly and monthly expense records found on pages 10-13.

- Invite a family finance counselor to discuss average amounts that families with various incomes could realistically plan for such items as housing, food, clothing, insurance, recreation, and savings.

- Ask participants to plan a budget for their own situations. Help each one individually as he struggles with the problems of balancing expenses with income. Because participants might have difficulty making a budget work, these personal conferences could extend over a period of time. Encourage participants to seek help if they have problems managing their money.

Discussion Guide for Slides

- What is the first step to take to find out how your money is being spent?

- What type of expense records do you now keep? Do you have any suggestions on ways of making them more useful and easier to keep?

- What are some items that would be considered as necessities? as luxuries? as fixed expenses?

- What are some ways of reducing the amount of money spent for food?

- How might the clothing budget be reduced?

- What are some of the more common repairs that could be done around the home which would help to save money?

- How is money saved when an item is bought for cash?

- When should you consider using credit for a purchase?

- What are the advantages of checking purchases against the list of important needs developed by the family?

- What are the advantages of planning ahead for large purchases?

- What are the three things you need to consider when setting up a budget?

- What are the advantages of keeping your expenses within the limits of your income?

Appraising Learnings

- Have participants, as a group or individually, share techniques and concerns they have relative to recording all family expenses.
- Ask participants to share periodically any experiences they encounter as they carry out their budget plans.
- Have participants share ways they adjust their flexible expenses to stay within their income.
- Give participants various examples of expense records and have them identify such things as fixed and flexible expenses and suggest ways of balancing expenses with income. Sample records could show problem areas of excessive time payments, clothes purchases, hobby expenses, and car costs.

Instructor References

PERIODICALS

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The Jones'
Budget and Record of Expenses
March

Money available $400.00
Money spent $436.00
Difference (+ or -) $-36.00

Items	Amount Budgeted	Amount Spent by Weeks				Total Amount Spent
		1st	2d	3d	4th	
Food		$25.00	$25.00	$26.00	$30.00	$106.00
Housing			50.00		50.00	$100.00
Household operation			40.00		10.00	$ 50.00
Clothing		10.00	25.00	5.00	25.00	$ 65.00
Transportation		6.00	36.00	6.00	16.00	$ 64.00
Health care		4.00	5.00	3.50	10.00	$ 22.50
Recreation and entertainment		3.00	2.00	4.00	3.00	$ 12.00
Contributions		1.50	1.50	1.50	1.50	$ 6.00
Savings						
Miscellaneous expenses		2.50	2.00	2.00	4.00	$ 10.50
Total		$52.00	$186.50	$48.00	$149.50	$436.00

Daily Record of Expenses

Directions: Record daily expenses in the proper columns. At the end of the week, add across to get the weekly subtotals for each item. Then add these subtotals to get the weekly area total and record this figure in the appropriate column on the monthly Record of Expenses.

Area and Items	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Totals
Food								
Groceries and supplies								
Lunches								
Snacks and meals out								
							Area Total	
Housing								
Rent or mortage payments								
Taxes								
Repairs								
Insurance								
							Area Total	
Household Operation								
Fuel								
Electric								
Telephone								
Water								
Trash removal								
Appliance and furniture purchases or payments								
							Area Total	

Area and Items	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Totals
Clothing								
Purchases or payments								
Laundry, dry cleaning, and repairs								
							Area Total	
Transportation								
Public transit								
Car payments								
Gasoline and oil								
Repairs and tires								
Insurance								
License, registration, and inspection fees								
Misc. expenses (tolls, parking)								
							Area Total	
Health Care								
Medicines								
Physician, dentist, optometrist-eyeglasses								
Health insurance								
Life insurance								
Hospital expenses								
							Area Total	

Area and Items	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Totals
Recreation and Entertainment								
Vacations and outings								
Sports events and movies								
Hobby expenses								
							Area Total	
Contributions								
Religious								
Charitable								
							Area Total	
Savings								
Emergencies								
Future purchases								
							Area Total	
Miscellaneous Expenses								
Gifts and cards								
Newspapers and magazines								
Barber, beautician								
Dues and fees								
Personal advancement								
Personal allowances								
Other items								
							Area Total	

Monthly Budget and Record of Expenses

_____
(Month and year)

Money available _____

Money spent _____

Difference (+ or -) _____

Items	Amount Budgeted	Amount Spent by Weeks				Total Amount Spent
		1st	2d	3d	4th	
Food						
Housing						
Household operation						
Clothing						
Transportation						
Health care						
Recreation and entertainment						
Contributions						
Savings						
Miscellaneous expenses						
Total						

TEXT OF THE SCRIPTS FOR THE SLIDES

The instructor may use the following script for the slides, *Stretching Your Money*, or develop his own appropriate commentary.

	Script	Slide
(1)		(1) Credit slide
(2)		(2) Presents
(3)	Stretching Your Money	(3) Title slide
(4)		(4) Credit slide
(5)	Do you find that before your check arrives you have little or no money left for your needs? Have you ever had a bill come due only to find you could not pay it because the money was already spent?	(5) Where does your money go?
(6)	Have you ever kept track of how you spend your money? Do you know how much it actually costs you for food, rent, heat, light, and clothing?	(6) Expenses
(7)	One way to find out where your money goes is to write down for a month the price of everything you buy.	(7) Writing down expenses
(8)	This record could be kept in a notebook or on a sheet of paper and marked in columns to indicate each major item such as rent, heat and light, food, clothing, and transportation. Keep the method of recording expenses easy and convenient. The main point is to be able to account for all of your expenses.	(8) The record
(9)	From this record you will know how much you are spending for household and personal items. Now that you know where your money is going you should analyze your spending to find ways to stretch your money.	(9) Money spent
(10)	As you examine your record, you will find that some of your expenses such as rent, insurance and loan payments remain the same each month and these are called fixed expenses.	(10) Fixed expenses

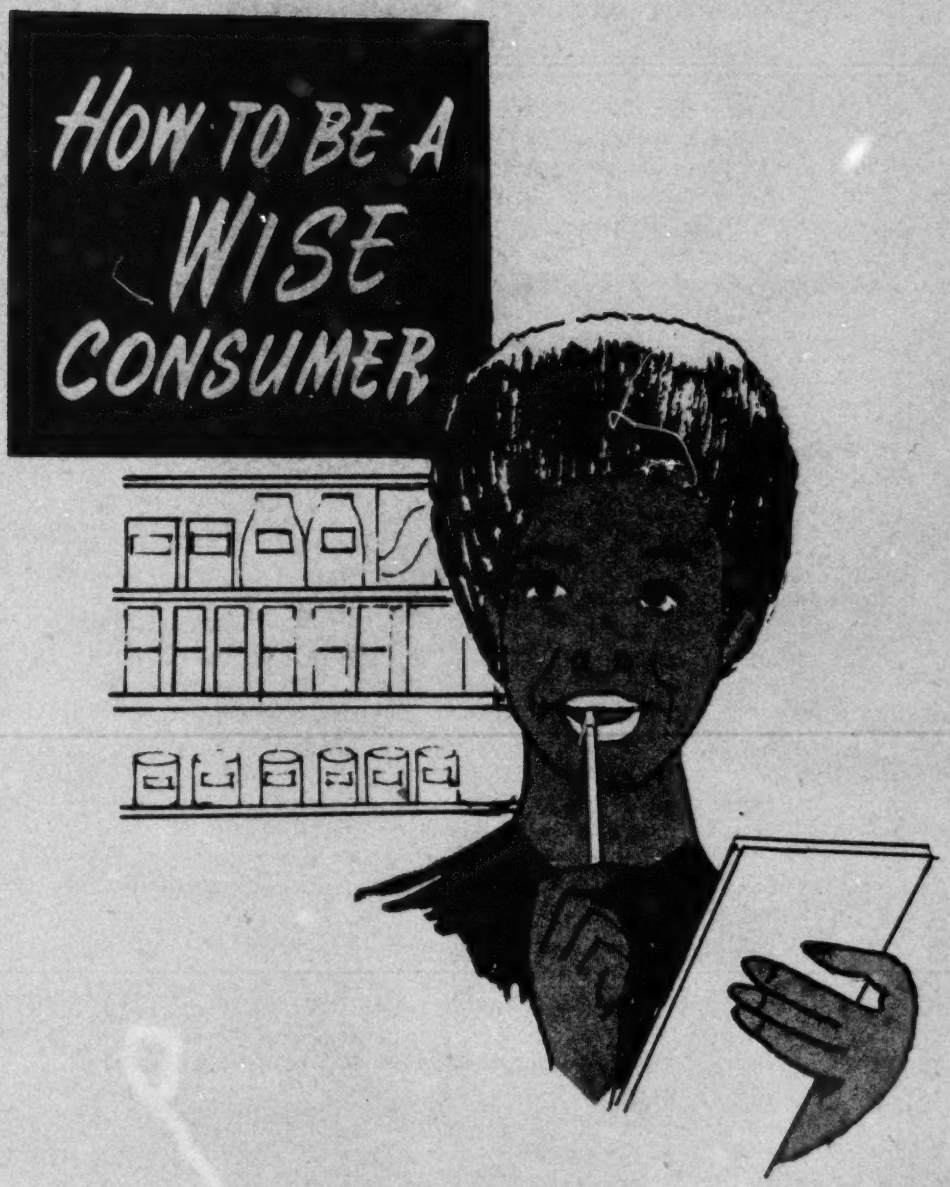
Script	Slide
(11) Let us look at some of the other items and see if any of these expenses can be reduced.	(11) Spend less
(12) To help lower the food costs, perhaps you can prepare less expensive foods for the family. Remember, everyone needs to have a proper diet in order to maintain good health. Family members need items daily from each of the basic four food groups. These include citrus fruits; green and yellow vegetables; dairy products; meat, poultry, or fish; and breads and cereals.	(12) Foods
(13) If you can sew, maybe you can reduce the amount of money needed for clothing by making repairs, alterations, or new clothes for the family. Another way of stretching the clothing dollar is to have each one in the family take good care of his clothes. Garments that are hung up or folded will last longer than those that are handled carelessly. Plan your budget so that you can take advantage of seasonal sales. Purchase your clothes so they can be used to make different outfits and be worn for a variety of occasions. By selecting basic colors, the items can be mixed or matched easily.	(13) Sewing
(14) If you are able to use small tools such as a hammer and screwdriver, you can save money by doing minor repairs around the house.	(14) Making household repairs
(15) Another way to save money is to pay cash for whatever you buy. This way you save interest and carrying charges. If you need a coat, jacket, or a piece of furniture, it is wise to set aside regularly a certain amount so that you can pay cash when you make the purchase.	(15) Cash purchases
(16) Now that you know where your money is going you need to review your expenses to see if you are staying within your income and spending your money wisely. From this information you can more easily make a realistic plan for future spending. Some people call this "budgeting your money."	(16) Monthly plan

Script	Slide
To do this properly you should plan your spending before you get the money. Also, a budget can help to keep you from going hopelessly into debt. It may be hard to follow the first month or two but just keep trying and soon you will have your money problems under control.	
(17) There are no special rules for the way you should budget your money. If you want to spend more for one item you will have less money for other items.	(17) Determining what items are important
(18) As you plan your budget, the first thing to consider is your needs. List all your wants and then arrange them in the order of their importance. Some of your needs would include housing, food, clothing, transportation, and savings.	(18) Your needs
(19) Next, consider your income. This includes all the cash you have to use.	(19) Your income
(20) After you have paid for all the necessities, consider saving some money for the things you would like to have or do.	(20) Your wishes
(21) As you plan how to spend your money, remember that some expenses occur only a few times a year or maybe every other year such as winter coats, gifts, down payments for cars or furniture. It is easier to set aside money regularly for these special items than to take it out all at once.	(21) Plan ahead
(22) In addition, emergencies seem to occur at a time when they are least expected. A small amount of money should be saved regularly for unexpected expenses such as doctor and hospital bills and car repairs.	(22) Emergencies
(23) In order to make the budget work, you have to plan realistically and then keep your spending within the allotted amounts.	(23) Your spending
(24) Let us see how the Jones family planned its budget. First, they kept a record of how they spent their money. To do this they made a chart for their expenses and then recorded all the money they spent each day. From this record, the family found	(24) Family planning its budget

Script	Slide
they had spent a total of $436, but their income was only $400. They thought they were doing all right, but they knew also that there was not enough money left over for some of the extras they had planned. In fact, they wondered what happened to their money. Now, they know. They spent more than they took in so some of the expenses have to be reduced.	
(25) As they reviewed their record, they found some expenses such as rent, bills, and loan payments were fixed and had to be paid.	(25) Bills
(26) Thus, any reductions would have to be made from other types of expenses. Maybe they could reduce their food expenses by shopping at a different store, watching for sales, and planning their meals around "specials." Perhaps the family could care for their clothes better so they would last longer. Maybe a few members of the family could make some of their clothes and save money that way.	(26) Expenses
(27) Perhaps the family could walk more or shop around for a less expensive brand of gasoline to reduce the transportation expenses.	(27) Transportation alternatives
(28) As the family began to study its expenses, members saw the advantages of planning ahead for emergencies or even a large purchase like a color television. Also, by saving a small amount each month, money will be available for some of the things the family would like to do together.	(28) Planning ahead
(29) It is important that everyone handle his money in the most economical manner. One way to stretch your money is to keep a record of what you spend; analyze your spending and reduce unnecessary expenses; and develop a realistic budget by considering your needs, income, and wishes.	(29) Family planning its budget

27

Script	Slide
By planning how to spend your money before you actually get it, you will be better able to live within your income.	
(30) Let us take a few minutes to suggest how you might plan a usable budget and to discuss some methods that will help you keep track of your spending so you will know where your money is going.	(30) How do I set up my budget


HOW TO BE A
WISE
CONSUMER

HOW TO BE A WISE CONSUMER

Consumerism is of general interest because all of us are consumers of goods and services. In terms of real purchasing power, the value of a dollar is determined by how much we can buy with it. In today's market place, the consumer is faced with numerous concerns related to product selection, performance, and maintenance. The confusion is further compounded when the customer's expectations rise and the media bombards him with messages often more promising than the item itself. Knowledge of products and procedures to follow when making purchases is essential before a person can be considered a wise consumer.

Objectives

When the participant completes the topic of instruction, he will be able to

- select judiciously the products and services that meet his needs
- make purchases from reliable businessmen
- choose goods in terms of original price, quality, intended use, and maintenance
- evaluate the worth of advertisements and avoid misrepresented goods
- investigate the reliability of goods and services before making the final selection
- read and follow the conditions of contracts he signs
- interpret the language used in guarantees and warrantees on products
- evaluate the importance of buying seals when considering purchases
- eliminate extra purchases by using a shopping list
- compare the price and quality of products and select those that best meet his needs
- analyze the cost of credit in terms of the need for a product

Motivating Procedure

Develop a bulletin board illustrating advertisements for similar items from different types of stores such as a department store, discount

store, and neighborhood store. Have participants discuss where they shop for food, furniture, clothing, or other items to determine their usual shopping procedures that might indicate problems and concerns that need further consideration.

Learning Experiences

- Show the slides on "How To Be a Wise Consumer." The instructor may use the prepared script or he may wish to develop his own appropriate commentary. Use the discussion guide as a review of the important points made in the script.

- Take a field trip to a local department or appliance store to compare various types of appliances, such as ranges, washers, refrigerators, and the differences in quality, price, services, and extra features available which satisfy different customer's needs.

- Invite a representative from the Better Business Bureau to explain services available from the bureau. Help the students prepare questions they would like the speaker to answer.

- Invite an experienced salesperson to explain why the original price is not the only consideration in making purchases.

- Have participants make a list of terms or phrases they do not understand. Use resources and other participant's experiences to help individuals understand the meaning of the various words.

- Display a variety of guarantees or warrantees from electrical appliances. Ask participants to explain in their own words what they mean and if they have ever used a guarantee or warrantee when they had a problem with an appliance.

- Have a representative from a local bank explain the various types of credit available, costs, and advantages and disadvantages of each kind. Give participants case studies and have them decide the best type of credit available for each situation.

Discussion Guide for Slides

- What are the advantages of buying from a reliable businessman?

- How can the reliability of a firm or businessman be checked?

- What other things in addition to price should a person consider when making a purchase?

- What are the advantages of carefully reading newspaper advertisements?

- When is a bargain a bargain for you?

- Why should you take all sales contracts seriously?

- Why is it important to understand all the terms of a guarantee or warrantee before making a purchase?
- How should a wise consumer react to a door-to-door salesman?
- How can you protect yourself against being gypped when buying a sale item?
- What should you do when a salesman uses the "bait and switch" selling technique?
- When buying items on credit, how do you determine the cost of interest and service charges?
- When is a "special offer" a good buy for you?
- What are the advantages of purchasing a product that carries a buying seal?
- What are the advantages of shopping with a list?
- What are some other expenses besides the original cost that must be considered when making a purchase?
- Why is it important to fully understand any contract that you sign?
- What are the advantages of "shopping around" for an item?

Appraising Learnings

- Display a variety of sale advertisements for appliances. Have participants analyze each one in terms of the original price and the savings offered.
- Have participants read various types of contracts they might be asked to sign. Through group discussion determine if they can identify the major points to look for prior to signing an agreement.
- Ask participants to role play a salesman explaining a guarantee to a customer. Have participants identify the essential components of a valid guarantee.
- Have participants who use a shopping list explain to others the advantages of such a procedure. Ask participants to periodically report their success in using a shopping list.
- Give participants problems related to purchasing products on credit. Have them determine the cost of the credit and discuss when it may be desirable to use credit.
- Ask participants to share experiences about equipment they purchased and the ability of the equipment to meet their needs. Discuss the advantages of making purchases which meet only identified needs.

- Ask participants to report any changes they have made in their purchasing habits as a result of this unit. Encourage participants to share experiences periodically.

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TEXT OF THE SCRIPTS FOR THE SLIDES

The instructor may use the following script for the slides, *How To Be a Wise Consumer*, or develop his own appropriate commentary.

	Script	Slide
(1)		(1) Credit slide
(2)		(2) Presents
(3)	How To Be a Wise Consumer	(3) Title slide
(4)		(4) Credit slide
(5)	A consumer is one who buys and uses goods and services. All of us, just to live, buy and use many different things; thus, each one of us is a consumer at one time or another.	(5) Consumers all
(6)	As consumers, we should practice good buymanship. Now, let us consider some things we can do to help stretch our money when we go shopping.	(6) Stretching the dollar
(7)	First, buy from reliable businessmen because they know their merchandise and will stand behind it.	(7) Buy from reliable businessmen
(8)	Second, don't shop for price alone. The quality and intended use of the product must also be considered. An item that will be used only a few times and then thrown away does not have to be as well made as a product that will be used daily for a long period of time.	(8) Don't shop for price alone
(9)	Third, read advertisements carefully. Check the newspaper and store flyers. Be careful of advertisements that indicate "supplies are limited." Be sure you know what store or stores are offering the item. Is the item usually carried in stock or is this a special purchase just for this sale? Is there a picture of the product? Is a coupon needed to purchase the item?	(9) Read advertisements carefully
(10)	Fourth, be sure to deal with an honest salesman. If you have any reason to doubt the reliability of the offering, call the local Better Business Bureau and check the credentials of the company or product in question.	(10) Learn to recognize an honest salesman

Script	Slide
(11) Fifth, don't buy a product just because it is offered at a bargain price. If you do not want or need the item, you are wasting your money buying it no matter what the price is.	(11) Beware of bargains
(12) Sixth, take all sale contracts seriously whenever they are involved in the purchase of a product or service. Read each contract carefully, especially the fine print. Have all blanks filled in with words or a drawn line. Before you sign ask questions about any part of the contract that you don't understand. After it is signed, a contract becomes a legal document. It is a binding agreement between the consumer or buyer and the seller or manufacturer and both have to fulfill all of their stated obligations.	(12) Take contracts seriously
(13) Seventh, get all guarantees and warrantees in writing and read them carefully. If you do not understand any of the words or phrases in the guarantee or warrantee, ask to have them explained. Find out the time limit and the responsibilities of the buyer as well as the seller. Before you purchase an item or sign a contract, understand fully any accompanying guarantees or warrantees.	(13) Get all guarantees and warrantees in writing and read them
(14) Eighth, be sure you understand all the terms used by the salesman. Tricky words can often cost you money and a great deal of frustration. Ask for an explanation of any terms you don't understand.	(14) Learn the consumer's vocabulary
(15) As a consumer you should also beware of a number of other situations that require caution and wise action.	(15) Beware
(16) Beware of the door-to-door salesman. When he does come to your door, you do not have to listen to him or invite him in. If you do, don't buy unless you really need the product. Many times a door-to-door salesman will talk fast and appear very confident. Often his sales talk sounds logical. But don't be pressured into buying because it is a "special offer" or out of sympathy for the salesman. If the purchase	(16) Door-to-door salesman

Script	Slide
involves a contract, read it carefully and be sure you understand all its terms and conditions before signing.	
(17) Whenever you purchase anything, be sure that the value of the item is at least equal to the price you pay for it. If the article is offered in a catalog or as a sale item, be certain that the product you purchase is like the one that was described, pictured, or displayed. Any item that is not as stated or as it initially appeared is a misrepresentation and could be a gyp.	(17) Gypped
(18) Beware of stores that advertise an item at an attractive price but then do not have it available or where the salesman points out all the shortcomings of the advertised item and then promotes a product that is more expensive. Such a store is using bait and switch selling techniques.	(18) Bait and switch
(19) Beware of the high cost of interest when buying items on credit. Saving money ahead and then paying cash is the cheapest and best way to make most purchases.	(19) High interest rates
(20) A wise consumer is always alert for "special offers" that occur regularly in stores. But such a buy is only a savings when the item is needed, the size and quality of the product may be used conveniently and with no waste, and the price per unit is actually lower than the regular price of other sizes of the same product.	(20) Buying a product that is 3 cents off
(21) A wise consumer looks for buying seals when he makes his purchases. Buying seals indicate that a product has met certain specific minimum standards, often determined by a manufacturers' association or an independent testing or consumer organization. For example, the UL label attached to an electrical appliance indicates that the item has met certain standards set by the Underwriters Laboratories, Inc.	(21) Look for buying seals

Script	Slide
(22) A wise consumer makes a shopping list of the items he needs before he goes shopping. Then, with a list he is less tempted to buy products on impulse.	(22) Shopping list
(23) A wise consumer realizes that the original cost is only one of several expenses that need to be considered before an item is purchased. Such things as repairs, upkeep, services, and cost of replacement parts influence the final selection of a product.	(23) Consider costs
(24) For example, it usually costs more to keep a white coat clean than a dark colored one. The choice is up to the consumer, but he should be aware of the added costs if he decides to purchase the light colored coat.	(24) Two coats
(25) A wise consumer is careful of any papers that he signs. Once you sign a contract, it is a binding document. Therefore, be sure you understand all the terms and conditions of an agreement or a contract before you sign it.	(25) Once you sign a contract
(26) or make a purchase. If the document you sign is legal, it is binding and all statements must be carried out.	(26) Or make a purchase
(27) You might be hooked if you sign what you think is just a "piece of paper" and it turns out to be a contract. Legal action can be taken to see that all the terms of the agreement are followed. Whenever you sign a paper, be sure you understand fully what you are signing.	(27) You are hooked
(28) A wise consumer shops around to stretch his dollar. Many times the identical item is priced lower at one store than at another. Before you make a purchase, visit several different stores to determine the lowest price available for the item. Be sure to compare the exact article and not one that looks like the item and is selling for less.	(28) Shop around and stretch your dollar
(29) Everyday we have to make many decisions as consumers. If we hope to keep our expenses within our income, it is important that we follow the rules of the wise consumer such as	(29) Follow the rules of the wise consumer

buying from reliable businessmen,

considering other things than the original price,

evaluating the worth of advertisements,

investigating the value of goods and services offered,

being careful about buying bargains,

taking contracts seriously,

having all guarantees in writing, and

learning the meaning of words and terms used by consumers.

(30) There are several other situations that, as consumers, we should beware of, such as (30) Beware when you shop

door-to-door salesmen,

misrepresented goods,

bait and switch sales techniques, and

high interest rates.

Also, when a wise consumer goes shopping usually he

is alert for special offerings,

looks for buying seals on products,

uses a shopping list,

considers other expenses as well as the original price,

is careful about any papers he signs, and

shops around to find the lowest price available.

(31) Thus, these are some of the things you can do when you go shopping that will help you to be a wise consumer. (31) Be a wise consumer

DOOR to DOOR
SALESMAN
SALES
CONTRACT

DOOR-TO-DOOR SALESMAN

Salesmen use many techniques to get customers to buy their products. Most of the sales approaches are legitimate, but the buyer must always consider his needs and priorities before making the purchase. Often a door-to-door salesman will use such approaches as appealing to the individual's emotions, creating a desire to "keep up with the Jones," offering easy credit, or making the goods available immediately. The customer should be aware of these techniques and buy only those items which he really needs.

Objectives

When the participant completes the topic of instruction, he will be able to

- react positively to sales techniques used by door-to-door salesmen
- identify his rights as a customer when making purchases from door-to-door salesmen
- explain the advantages and disadvantages of buying items from door-to-door salesmen

Motivating Procedure

Ask participants to share some of the experiences they have had with door-to-door salesmen. Determine if any of the participants ever had a door-to-door salesman sell them an article which they did not need.

Learning Experiences

- Show the slides on "The Door-to-Door Salesman." The instructor may use the prepared script or he may wish to develop his own appropriate commentary. Use the discussion guide as a review of the important points made in the script. Have participants suggest different ways that Jean might have reacted to the approach used by Mr. Green.
- Have participants role play situations that involve the use of different approaches commonly used by door-to-door salesmen. Ask participating individuals to explain their reactions to their assigned roles. Have other participants respond to the customer's reactions to the various situations.
- Invite a representative from the Better Business Bureau to explain the procedures a person should follow when he believes he has been treated in an unbusinesslike manner by a door-to-door salesman.

- Discuss with participants the advantages and disadvantages of buying from a door-to-door salesman. Assist participants in locating resources which would assist them to determine the reliability of a door-to-door salesman.

- Discuss with participants the provision in the Home Solicitation Sales Act which allows a person to break a contract within 3 business days after signing, provided there are four or more installments.

Discussion Guide for Slides

- Under what conditions would you allow a salesman to come into your home?

- Why is it important to see the credentials of any door-to-door salesman before you let him into your home? Discuss any licensing procedure that might apply to your locality.

- Did the salesman ask if he could leave the TV for a week?

- What problems might Jean encounter by letting the salesman leave the TV set in her home for a week?

- Did the salesman make any effort to explain the sales contract?

- Why is it important to read the complete sales contract and understand all words and phrases before you sign it? What should you do if you do not understand any part of the contract?

- What are some questions that Jean should have asked the salesman?
  - What is the yearly rate of interest?
  - What is the total charge for interest?
  - Are there any carrying charges?
  - Is there a delivery charge?
  - How many payments are required?
  - What is the total cost of the TV set including all charges?
  - What happens if a couple of payments are missed?
  - What type of guarantee does the TV set have?
  - Who is responsible for carrying out the conditions of the guarantee?
  - Do I have to keep the set if I don't want it?
  - Where is the location of the firm that the salesman represents?
  - Who will fix the set when repairs are needed?
  - Where will the repairs be made? (home or shop)

- When buying an item such as a TV, what are the disadvantages of having the downpayment and weekly charges very low?

- Is 1-1/2 percent interest per month a good rate of interest on a TV?

- When buying on credit, how does the total interest charge compare with the cash price of the item? Is this a wise method to use when purchasing appliances?

- What are the advantages of getting a loan from a bank?

- What makes a guarantee worthwhile?

- How did Mr. Green get Jean to accept the television set?
  Appealed to her emotions, created a desire to have same thing as her neighbor, and suggested specific benefits to her family and herself.

- What ways have door-to-door salesmen used to get you to buy their product?

- How should a wise consumer react to a high-pressure door-to-door salesman.

Appraising Learnings

- Have participants explain how they would react to a door-to-door salesman who was selling a product they did not want or need.

- Have participants share at a later time, either individually or as a group, experiences they have had with door-to-door salesmen. Discuss concerns and positive approaches taken.

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TEXT OF THE SCRIPTS FOR THE SLIDES

The instructor may use the following script for the slides, *The Door-To-Door Salesman*, or develop his own appropriate commentary.

	Script		Slide
(1)		(1)	Credit slide
(2)		(2)	Presents
(3)	The Door-to-Door Salesman	(3)	Title slide
(4)		(4)	Credit slide
(5)	Jean was busy straightening up her house when her work was interrupted by the ringing of the doorbell. When she opened the door, a man said,	(5)	Straightening up the house
(6)	"Good morning. I'm Mr. Greene and I would like to talk with you for a few minutes.	(6)	Salesman at the door
(7)	"I have just come from Mrs. Smith's home and she is certainly very happy with her new TV. She and her husband enjoy watching the quiz shows and movies that are on in the evenings. She says that her children now come right home from school and watch TV instead of playing in the streets. "Wouldn't you like to have the same peace of mind of knowing that your children are watching TV in the safety of your own home instead of out playing in the streets?	(7)	Salesman talking to Jean
(8)	"Well, I have just the color television for you. You know color is the only kind of set to buy. This way your children can see things as they really are.	(8)	The sales pitch
(9)	"Let's see where could we put the new television set. That corner over there is just the spot for it. That location is fine for the children, and you can see it from the kitchen.	(9)	Picking out the spot for the TV
(10)	"I'll bring the television in and you can use it free for a week. Would you please sign this paper?	(10)	Bring in the TV

Script	Slide
(11) "All the paper says is that I'm leaving a color television with you for a week and if you like it you will pay $5 down and $2 each week. Now, that's easy, isn't it? And just think how much enjoyment your family is going to receive from this new television set. Just sign here. Thank you and happy TV watching."	(11) The contract
(12) As Jean shuts the door, she begins to review in her mind the events of the last few minutes. It seemed that everything happened so fast. Mr. Green brought the television in and then left in such a hurry that there was no time to ask questions.	(12) Unanswered questions
(13) It appears that Mr. Green's rapid-fire sales approach sort of took Jean by surprise. Do you think it was planned that way? Let us take a few minutes and consider how Jean might have reacted to this type of salesman.	(13) The salesman

WHAT TO LOOK FOR WHEN BUYING A CAR . . .

WHAT TO LOOK FOR WHEN BUYING A CAR

Some used cars that are offered for sale will give years of service and others will last only a short while. At times it is difficult to select the automobile that will provide the best service for the longest times. Also, cars are bought for many different reasons. Some people need a car that will provide transportation for a number of years and others need a car for just a short period of time. Since the price of a car usually represents a considerable expenditure of money, it is important to be able to select a car that meets a specific need, at a cost that reflects the true value of the automobile, and within the price range that a person can afford.

Objectives

When the participant completes the topic of instruction he will be able to

- decide on the amount to spend for a used car considering his income and family obligations
- appraise the value of cars being considered by the use of a checklist and a road test
- select a used car that meets his needs
- purchase a used car at a fair price
- understand the purchase contract by knowing the number of payments required, rate of interest being charged, penalities, and the obligations and responsibilities of the buyer and seller

Motivating Procedure

Prepare a bulletin board with advertisements from different types of car dealers. Have participants suggest how they would judge the value of a used car before they bought it in order to determine any concerns that need to be developed.

Learning Experiences

- Show the slides on "What To Look For When Buying a Car." The instructor may use the prepared script or he may wish to develop his own appropriate commentary. Use the discussion guide as a review of the important points made in the script.

- Invite a mechanic, head of a used-car service department of a franchised new-car dealer, or a vocational automechanics instructor to discuss the things to do and look for when buying a used car.

- Show a film such as General Motor's "The ABC of Internal Combustion," "The ABC of the Automobile Engine," or "Where Mileage Begins" to illustrate how air, fuel, and ignition work together to create power and make a car go.

- Demonstrate how to use the checklist to rate the condition of a car. Use a staff member's car or one owned by a participant as the "test" vehicle. Omit the road test but in the parking lot show how to check the tracking of the back wheels with the front wheels. See page 44.

- Distribute the checklist for buying a used car to those participants who have cars. Have participants rate their own cars in order that they might become more familiar with the vehicles they drive as well as the techniques of using the checklist to appraise the condition of a used car.

Discussion Guide for Slides

- How can the risk in buying a used car be reduced to a reasonable level?

  Develop a plan and follow it.
  Decide the amount you can spend before you start looking for a car.
  Become knowledgeable about cars by reading and asking questions.
  Shop around to see what is available.
  Have a mechanic look at the car before you buy it.

- How can you determine the highest price you should pay for a used car?

  The amount you can comfortably spend considering your income and family obligations minus the cost of repairs.

- Where can you get more information about buying a used car?

  Buying guides
  Magazine articles
  Product reports
  Automobile mechanics

- What are the advantages of using a checklist when comparing one car with another?

  Reminds you of the things to look for, and provides a record of the good and bad points of each car.

- Where might the first signs of rusting appear?

  Around the trim
  Trunk lid

Fenders
Windows
Bottom of doors

- What would uneven tread wear in the front tires indicate?

  Front end needs alining, and wheels need balancing.

- How can the condition of the shock absorbers be checked?

  Bounce each corner of the car several times, and see if the car stops moving when you stop bouncing it.

- What are some things that would indicate the engine might need major repairs?

  Blue exhaust smoke after going down a hill
  Heavy engine oil on the dipstick
  Smell of gasoline in the engine oil on the dipstick
  Excessive leaking of motor oil from the engine
  Radiator water oily or very rusty
  Engine hesitates, skips, or pings on quick acceleration
  Hissing sound in exhaust

- What might cause the brake pedal to go almost to the floorboards before stopping?

  Low fluid
  Worn linings
  Repairs needed

- What might cause the brake pedal to stop about half way down and then sink slowly to the floorboards?

  Leak in the brake system
  Air in the brake lines

- What would free movement of about 3 inches in the steering wheel indicate?

  Looseness in the steering system and parts need to be replaced.

- How can the charging system be checked?

  Turn on headlights, radio, and heater fan and see if the warning light goes off or the meter shows a slight charge when the engine is running at a fast idle.

- What are some things that might indicate a car has had hard use?

  Worn upholstery, floor coverings, and footpedal pads
  Poor condition of driver's seat
  Faded and pitted finish

High mileage on speedometer (more than 12,000 miles per year)
Worn spots on steering wheel
Worn door and window handles and armrest on driver's side

- What are some things that would indicate a car might have been in an accident?

  Ripples in the body and fenders
  Areas of paint that do not match
  New parts like bumpers, grills, radiator, and fenders
  Wrinkles in the inner fender panels and trunk sides
  Body leans to one side
  Wheels do not track
  Poor fit and hard operation of doors, trunk lid, and hood

- How much time should a road test take?

  About 20-30 minutes and under different road conditions

- What should the agreement contain that permits you to take a car off the lot for a test drive?

  Only that you are responsible for the car while you are test-driving it.

- What are some things to look for during a road test?

  Starting of engine (starts quickly and remains running)
  Operation and sound of engine (runs smoothly with no unusual noises)
  Acceleration of engine (smooth pickup with no hesitation, skip, ping when the gas pedal is pushed down quickly)
  Operation of service brakes and parking brake (Brakes stop car and brake-pedal action is firm and remains that way; brake pedal travels only a short distance and holds there; parking brake holds the car on a hill.)
  Rattles and squeaks (few)
  "Tracking" of wheels (rear wheels follow front wheels)
  Ride of car - shock absorbers (smooth over rough roads)
  Check horn, headlights, turn signals, brake lights, windshield wipers, and gauges and warning lights (all operate properly)
  Operation of steering system (steers easily, does not pull to one side, no looseness in front end)
  Color of exhaust smoke (Blue smoke means rings are needed.)
  Operation of transmission (shifts smoothly and quietly with no slipping)
  Operation of cooling system (does not overheat)
  Operation of charging system (With lights and accessories operating, the system shows a slight charge when engine is at fast idle.)

- How can brake "fade" be checked?

  Brake hard several times and see if the brake pedal is still firm and has not become spongy.

- What are some signs that would indicate an automatic transmission might need repairs?

  Transmission fluid is black and has a burned odor
  Engine speeds up at the shift points
  Shifting is jerky

- What are some things that would make you reject a car?

  Welded or crrcked engine block
  Excessive amount of rust damage
  Signs of accident damage
  High price for condition of car
  Being high-pressured into a quick sale
  Higher price than you can afford

- What are the advantages of having a mechanic check the car before you buy it?

  He is knowledgeable and will see things that are wrong which you do not notice. He will be able to estimate the cost of any needed repairs.

- What are some ways of paying for a car?

  Save ahead and pay cash - cheapest and best
  Borrow from a bank - reasonable interest rates
  Finance through dealer - convenient but often high interest rates

- If you finance a car, what are some things you should know?

  Amount of payments and how many
  Grace periods and penalities
  Rate of interest per year
  Amount paid for credit
  Total price of car including interest and finance charges

- How should all the things that the salesman indicates he will have fixed on the car be recorded?

  All the things which the salesman indicates will be fixed on the car should appear in writing in the contract or agreement.

- Why is it important to read the contract carefully and understand all words and conditions?

  Misunderstandings are avoided between the buyer and the seller.

Appraising Learnings

- Have participants explain the steps to follow when purchasing a used car.

- Have participants explain the conditions that would cause them to reject a car because of serious accident damage.
- Have participants explain the conditions that would indicate an engine needed an overhaul.
- Have participants explain the conditions that would indicate an automatic transmission needed major repairs.
- Have participants explain the conditions about a car that a road test would reveal.
- Have the participants discuss the merits of a car with high mileage previously owned by a salesman who drove mainly on turnpikes and who had the car serviced regularly versus a car with low mileage previously owned by a construction contractor who used the car for business and who was careless about having the car serviced.

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Checklist For Buying A Used Car

Yr._____ Make_____ Model _____ Previous owner_____

Dealer_____ Salesman_____

Asking price_____ Repair costs_____ Book price_____

Directions: Carefully look over the car and note the condition of each of the following items.

	OK or None	Repairs Needed
Outside the Car		
Paint	___	___
Dents	___	___
Rust	___	___
Glass	___	___
Leaks	___	___
Tire tread	___	___
Tire wear	___	___
Fit of hood	___	___
doors	___	___
trunk	___	___
Springs	___	___
Shock absorbers	___	___
Trunk condition	___	___
Accident damage	___	___
Under the Hood		
Radiator water	___	___
Condition of belts	___	___
hoses	___	___
battery	___	___
Engine block	___	___
Oil leaks	___	___
Oil level and	___	___
odor	___	___
Inside the Car		
Condition of driver's seat	___	___
Steering wheel play	___	___
Brake pedal travel	___	___
Foot pedal wear	___	___
Clutch free play	___	___
Floor covering	___	___

	OK or None	Repairs Needed
Inside the Car (Con.)		
Upholstery	___	___
Operation of horn	___	___
lights	___	___
signals	___	___
wipers	___	___
heater	___	___
radio	___	___
doors	___	___
windows	___	___
locks	___	___
seat	___	___
Engine starting	___	___
Engine sounds	___	___
Shifting	___	___
Warning lights	___	___
Gauges	___	___
Road Test		
Engine acceleration	___	___
Engine performance	___	___
Transmission fluid level and	___	___
odor	___	___
Shifting	___	___
Clutch	___	___
Service brakes	___	___
Parking brake	___	___
Steering and	___	___
wheels	___	___
Exhaust color	___	___
Cooling system	___	___
Rattles and squeaks	___	___
Accident damage	___	___

Mechanic's Report

Opinion_____ Cost of needed repairs_____

Mileage reading_____ Estimated mileage_____

TEXT OF THE SCRIPTS FOR THE SLIDES

The instructor may use the following script for the slides, *What To Look For When Buying a Car*, or develop his own appropriate commentary.

	Script	Slide
(1)		(1) Credit slide
(2)		(2) Presents
(3)	What To Look For When Buying a Car	(3) Title slide
(4)		(4) Credit slide
(5)	A used car is one that someone does not want, traded in for a new car, or could not pay for.	(5) What is a used car?
(6)	When you purchase a used car, you want to get the best buy possible. The salesman also is trying to make a good deal for himself, and, most times, he knows more about cars than you do. To reduce your risk to a reasonable level, you should understand some of the things to do and look for when buying a used car. First, develop a plan and approach the purchase of a used car in a practical manner. Don't buy on impulse! Second, before you start looking decide on the amount of money you can spend comfortably on a used car. From this amount set aside about $200 to pay for any repairs that might be needed. The money left is the top price that you can spend for a used car. Third, find out what is available in your price range by studying the used-car advertisements in the local newspaper. Look for the ads that describe the cars fully and also state the prices. Be careful of ads that say, "One of a kind" or "Inventory sellout."	(6) Best buy Clean deal

Script	Slide
Fourth, review at least one used-car buying guide to see if the local prices for used cars are within suggested ranges. Also, these guides would indicate in general which cars have been satisfactory and which cars to avoid. Buying guides for used cars may be obtained from stores that sell magazines or the local library. Next, acquire enough information about automobiles so you can judge if the car you are considering is worth the asking price.	
(7) Then, visit several used-car lots and locate three or four cars which interest you very much. Indicate to the salesmen that you expect to buy but that right now you are shopping around. Tell the salesmen your price range and emphasize that the condition of the car is very important. Consider the used-car departments of franchised new-car dealers because they usually: need to keep turning over their stock of used cars, sell the poorer cars to wholesalers, have a service department, and want to protect the reputation they have developed in the community. A good time to buy a used car is in the winter or early spring.	(7) Shop around
(8) As you look over the different cars that are available at the various dealers, consider the following items: Appearance - Is the car good looking? Is it free of dents and rust spots? Is the paint in good condition? Does the interior show signs of hard use? Cost of operation - What are the costs of running the car? Some foreign-made and American-made luxury cars may be	(8) Good looking Low cost to run Safety Fast engine Low cost Big car

attractively priced as used cars, but the cost of their service, tires, fuel, and repairs is usually high. Also check the cost of the car insurance because some models have higher rates than others.

Safety features - What safety features are included?

Size of the engine - Will the engine give the needed performance?

Price - How does the cost of this car compare to similar cars you have looked at? Is the price within the range you previously set?

Beware of cars that are listed below the going price range for similar models because they may be "lemons" or may have had hard use.

Size of the car - Will the car give you the space you require? Consider your average needs and don't buy more car than is necessary.

The use of a checklist is very helpful when comparing the advantages and disadvantages of one car with another. Also, it serves as a reminder of the important things to look for and provides a written description of the condition of the car.

(9) Walk around the car and look it over carefully, point by point. If you find some major things wrong with the car, look at another one.

(9) Check - Body Tires

Check the body for ripples, dents, paint that doesn't match, and wrinkles in the front inner fender panels and in the trunk sides and floor. These things may indicate that the car has been in an accident. Also, consider the cost of repairing any damage that you see.

The body should be level when the car is parked on even ground. If the body leans to one side, check the springs and consider the cost of replacement if this is required.

Script	Slide
Push down several times at each corner of the car. When you stop, the car should move up and down just once. If it keeps moving up and down, this may indicate that shock absorbers need replacing. Check the condition of the tires to see how soon you will have to replace them. If the tread wear is uneven, this may mean the front end needs repairing or alining.	
(10) Open and close the hood, doors, and trunk of the car to see that they work easily and fit properly. Any binding or tightness might indicate the car has been in an accident. Start the engine and check the color of the smoke coming from the exhaust pipe. Blue smoke may indicate worn piston rings which will affect the amount of oil used by the car and require an engine overhaul to correct. Black smoke may indicate that the carburetor needs adjusting or cleaning.	(10) Check - Hood Exhaust
(11) If the car has been standing in place for over an hour, look on the ground for oil leaks. If there are some leaks, be sure they are coming from this car. Oil leaks may mean wear or parts that need tightening. If due to wear, this probably means repairs are needed. Until fixed, either one will cause the car to [illegible]ore oil than is necessary. Rust might be a p[illegible]em on cars over 3 years old. Check for rust damage around the trunk, trunk floor, fenders, trim, windows, and bottom edge of doors. Consider the cost of touching up these spots with paint or repairing the area if the metal has been eaten away. Reject cars that have a lot of rust damage.	(11) Check - Oil leaks Rust
(12) Check the condition of the upholstery and floor coverings for indications of hard use. Is the upholstery worn or stained? Are seat covers and floormats going to be needed?	(12) Check - Upholstery Engine

Lift the hood and check the engine block for cracks or signs that it has been welded. Don't spend time looking at a car with a cracked or welded engine block.

If the water in the radiator is oily or very rusty, this may indicate that the cooling system needs repairs.

The rubber hoses should be flexible and show no signs of leaking or decay.

The fan belt should be tight and have no cracks or frayed edges.

The battery terminals should be clean, tight, and free from corrosion. The solution in the battery should cover the plates.

Check the level of the oil in the engine. The oil on the dipstick should not be too heavy nor smell of gasoline. Heavy oil might be used to quiet a noisy engine. The smell of gasoline may mean a broken fuel pump.

Start the engine and let it idle. The car should start quickly. Did the battery supply enough power to allow the starting motor to turn over the engine at a reasonable speed?

Do the warning lights show when the ignition is turned on? Do they go off after the engine is running? If the car is equipped with a meter, does it show a slight charge when the engine is running? Turn on the headlights, radio, and heater fan to see if the charge warning light stays off or the needle on the meter shows a small charge when the engine is made to run a little faster than an idle. If the warning light stays on or the needle shows a discharge, this might indicate that repairs are needed in the charging circuit. Are the oil, fuel, and temperature lights and gauges working properly?

Does the engine idle evenly and quietly? If the engine idles very rough, this might

indicate a tuneup or other repairs are needed. Are there any loud or unusual engine noises? If noisy, is the sound caused by the engine or muffler? Either one might indicate repairs are needed.

Does the engine respond quickly when the gas pedal is pushed down fast? If the engine skips, knocks, or pings, this might indicate that an engine tuneup or overhaul is needed.

On cars equipped with an automatic transmission, move the shift lever into forward and reverse to see that the transmission takes hold immediately and without any unusual noises. With the engine running, check the level, color, and odor of the automatic transmission fluid. If the level of the fluid is low, have this corrected before the car is road-tested. If the fluid on the dipstick is black or has a burned odor, this may indicate that repairs are needed and these are usually expensive.

On cars equipped with a manual shift, the free play in the clutch should be about one or two inches. *Apply the brakes,* shift the transmission into high, and let out the clutch slowly. The car should stall. If the clutch jerks or grabs, this might indicate repairs are needed.

Turn off the ignition key. Does the engine stop at once or does it continue to run for a few seconds?

(13) With the wheels straight ahead and engine running if the car has power steering, move the steering wheel back and forth without moving the tires. If there is more than 2 inches of free play, this may indicate repairs are needed in the steering system.

(13) Check - Steering Speedometer

Does the mileage shown on the speedometer average less than 12,000 miles per year? Anything over 15,000 miles per year might indicate the car had hard use. Does the amount of wear on the footpedal pads,

Script	Slide
floormats, and upholstery correspond to the indicated mileage? Look for an oil-change sticker and see if the mileage for the last oil change is within reason for the distance now shown on the speedometer.	
(14) Check the movement of the brake pedal. It should move down a little and then stop and remain there. If the pedal goes almost to the floor, the brake system may need fluid or repairs. If the pedal stops moving down and then sinks slowly, this indicates that repairs are needed to the brake system. Be sure that the horn, *all* lights, turn signals, windshield wipers, heater fan, and all other accessories function properly. Also, operate the seat adjustments, door locks, and windows, and look for broken or cracked glass. Consider the cost of any repairs that might be needed.	(14) Check - Brake
(15) If the car appears to meet your needs, take it for a road test. The dealer will probably ask you to sign a paper before you take the car from the lot. Read the paper carefully! Be sure it indicates you are taking the car only for a road test and this action places you under no obligation to purchase the automobile. Drive the car for at least 20 minutes under different conditions such as in traffic, up and down hills, and on the open highway. Take the car over a rough road or street and check for rattles, squeaks, uncertain steering, and looseness in the front end. Make sure that the brakes stop the car in a reasonable distance. Are the brakes noisy when they are stopping the car? Do the brakes grab or draw the car to one side of the road? After making a number of quick stops, is the brake pedal still high and solid or is it lower and spongy? Does the parking brake hold the car on a hill?	(15) Road-testing car

Script Slide

The shifting of cars equipped with automatic transmissions should be smooth and well-spaced and accomplished without engine speedup or making the car jump forward. Check carefully as repairs to automatic transmissions are costly.

For cars equipped with manual transmissions, the gears should not grind or growl when shifted. Check the ease of shifting and be sure that the transmission does not pop out of gear after being shifted or when the car is going downhill.

Check to see that the clutch allows the car to make a smooth start with no jerking, grabbing, or chattering. Shift from low directly into high and speed up the engine. If the engine continues to run fast after the clutch is completely engaged, this indicates that the clutch is slipping and needs to be adjusted or repaired.

On a straight, level road with no traffic, hold the steering wheel loosely to see if the car continues straight down the road without pulling to one side. If the car pulls to one side, this might indicate low tire pressure, trouble with the steering system, or wheels out of alinement. Make several sharp turns both ways to see that the steering does not bind, increase in effort, or become noisy.

Step on the gas pedal quickly to see how the car accelerates. If the engine hesitates, misses, bucks, or pings, this might indicate the need for an engine tuneup or overhaul.

As the car is traveling down the road, let up on the gas pedal for a short distance, then press down on it again. If a lot of blue smoke comes out the exhaust pipe, this may indicate that new piston rings are needed.

If the engine overheats going up a hill, this may indicate there is trouble in the cooling system.

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Script	Slide
If the engine lacks power going up hills, this may indicate the need for an engine overhaul or tuneup.	
In an area where there is little traffic, have someone else drive so you can check to see that the rear wheels are aligned with the front wheels. Watch the car move slowly away in a straight line. If the rear wheels do not follow the path made by the front wheels, this may indicate serious accident damage and the car should be rejected.	
(16) When a car passes your inspection and if it meets your needs, have a reliable automobile mechanic examine the car to see if it is a "good buy." Then follow his advice. A mechanic's time is worth something, so find out how much he will charge before showing him the car.	(16) Mechanic looking at car
(17) Have the mechanic indicate the cost of any needed repairs. Add this expense to the asking price of the car to find your total cost. This price should not exceed the book value of the car or be more than the amount you had decided previously to spend for a used car.	(17) $300
Don't let a salesman talk you into buying a car that you can't afford or that exceeds your needs. Don't be impressed by any of the extras that a car has. If you are turning in a car, consider the final price as, "My car and how much more?"	
(18) Be careful of deals that sound "too good to be true." Watch out for sales that require "no downpayment." It is a good practice to make a downpayment of at least 30 percent of the purchase price. The best and cheapest method of paying for a car is to save the money ahead and then pay cash. But if you need to borrow money for the purchase of the car, be sure to look around in order to find the best place to obtain a loan.	(18) No downpayment

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Script	Slide
(19) If a guarantee is given, it generally covers only a short period of time and usually indicates that the dealer will share with the buyer the costs of any repair work. A guarantee is only as good as the person or firm who gives it. Sign the purchase contract only after you are certain that you want the car. Don't sign a contract that has blank spaces. All the things that the salesman indicated he would have fixed on the car should be written into the contract. Be sure that you get a copy of the final agreement.	(19) Contract
(20) Buying a used car can be a frustrating experience. But you can reduce your risks if you approach the purchase in a practical way, decide on the amount of money you can spend before you start looking, acquire enough knowledge so you can judge the quality of the cars you are considering, use a checklist to compare one car with another, road-test the car, have a competent mechanic inspect the car, buy from a reliable dealer, understand the contract before you sign it, and shop around for the best place to obtain the loan and insurance for the car.	(20) Trademarks of insurance companies